

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	:	Case No. 15-20548 JAD
	:	
Bernard J. Dolobach and Heidi A.	:	Chapter No. 13
Dolobach, also known as Heidi A. Opel,	:	
	:	Document No. 75
Debtors.	:	
	:	
Heidi A. Dolobach, also known as Heidi	:	
A. Opel,	:	
	:	
Movant,	:	
	:	
vs.	:	
	:	
Atlantic Credit & Finance, Inc.; FFPM	:	
Carmel Holdings I, LLC; and LVNV	:	
Funding,	:	
	:	
Respondents.	:	

ORDER ON MOTION TO AVOID JUDICIAL LIENS

AND NOW, upon consideration of Debtor's motion to avoid judicial liens, the Court orders the following:

1. The judicial lien of Respondent, FFPM Carmel Holdings I, LLC, filed at No. 546 of 2009, D.S.B., Fayette County, Pennsylvania, Court of Common Pleas, impairs an exemption to which Debtor/Wife would be otherwise entitled under 11 U.S.C. §522(d).
2. The judicial lien of Respondent, LVNV Funding, filed at No. 2776 of 2008, G.D., Fayette County, Pennsylvania, Court of Common Pleas, impairs an exemption to which Debtor/Wife would be otherwise entitled under 11 U.S.C. §522(d).
3. The judicial lien of Respondent, Atlantic Credit & Finance, Inc., filed at No. 2323

of 2009, D.S.B., Fayette County, Pennsylvania, Court of Common Pleas, impairs an exemption to which Debtor/Wife would be otherwise entitled under 11 U.S.C. §522(d).

4. The judicial lien of Respondent, LVNV Funding, LLC, filed at No. 1510 of 2011, D.S.B., Fayette County, Pennsylvania, Court of Common Pleas, impairs an exemption to which Debtor/Wife would be otherwise entitled under 11 U.S.C. §522(d).
5. The aforesaid judicial liens are hereby declared avoided and unenforceable in their entirety.

Dated: January 29, 2020

BY THE COURT



jsf

J.

Judge Jeffery A. Deller  
U.S. Bankruptcy Judge

FILED  
1/29/20 1:51 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Bernard J. Dolobach  
 Heidi A. Dolobach  
 Debtors

Case No. 15-20548-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dpas  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jan 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2020.

db/jdb +Bernard J. Dolobach, Heidi A. Dolobach, 102 South Walnut Street, Masontown, PA 15461-2135

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 31, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2020 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor The Bank of New York Mellon, successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif alubin@milsteadlaw.com, bkccf@milsteadlaw.com

Daniel R. White on behalf of Joint Debtor Heidi A. Dolobach zmwchapter13@gmail.com, gianna@zeblaw.com; sheila@zeblaw.com; r63228@notify.bestcase.com

Daniel R. White on behalf of Debtor Bernard J. Dolobach zmwchapter13@gmail.com, gianna@zeblaw.com; sheila@zeblaw.com; r63228@notify.bestcase.com

Daniel R. White on behalf of Plaintiff Heidi A. Dolobach zmwchapter13@gmail.com, gianna@zeblaw.com; sheila@zeblaw.com; r63228@notify.bestcase.com

Daniel R. White on behalf of Plaintiff Bernard J. Dolobach zmwchapter13@gmail.com, gianna@zeblaw.com; sheila@zeblaw.com; r63228@notify.bestcase.com

James Warmbrodt on behalf of Creditor The Bank of New York Mellon, successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif bkgroup@kmlawgroup.com

Joseph P. Schalk on behalf of Creditor THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR CIT MORTGAGE LOAN TRUST 2007-1 jschalk@barley.com, sromig@barley.com

Matthew M. Pavlovich on behalf of Creditor THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR CIT MORTGAGE LOAN TRUST 2007-1 mpavlovich@prpclaw.com, sruschak@prpclaw.com

Matthew M. Pavlovich on behalf of Defendant The Bank of New York Mellon mpavlovich@prpclaw.com, sruschak@prpclaw.com

Morris Anthony Scott on behalf of Creditor THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR CIT MORTGAGE LOAN TRUST 2007-1 pabk@logs.com

Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

Richard M. Squire on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1 lcolwell@sqirelaw.com, kdiskin@sqirelaw.com

Richard M. Squire on behalf of Defendant The Bank of New York Mellon lcolwell@sqirelaw.com, kdiskin@sqirelaw.com

Richard M. Squire on behalf of Creditor THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR CIT MORTGAGE LOAN TRUST 2007-1 lcolwell@sqirelaw.com, kdiskin@sqirelaw.com

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

Sarah Kathleen McCaffery on behalf of Creditor Select Portfolio Servicing, Inc., as servicing agent for The Bank of New York Mellon, successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders o bankruptcy@powerskirn.com

Sarah Kathleen McCaffery on behalf of Creditor The Bank of New York Mellon, successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif bankruptcy@powerskirn.com

TOTAL: 17